

EXHIBIT B



Midland  
Credit  
Management®

350 Camino De La Reina  
Suite 100  
San Diego, CA 92108

877-382-6063  
Original Creditor

Mon-Fri: 8am - 7:30 pm ET  
COMENITY CAPITAL BANK  
APLHAEON

Original Account Number xxxxxxxxxxxxxx9556  
MCM Account Number 322806435  
Current Owner Midland Credit Management, Inc.  
Current Servicer Midland Credit Management, Inc.  
Current Balance \$4,525.36

11/25/2023

Norma Saldana  
424 Susan Dr  
Buda, TX 78610-5708

P12 T389 006



RE COMENITY CAPITAL BANK      APLHAEON

Dear Norma,

We understand that you are inquiring about or requesting documentation about the accuracy of our records concerning this account per Texas Finance Code. After reviewing the information you provided, our account notes, and information provided by the previous creditor, with an address of 2795 E. COTTONWOOD PARKWAY SUITE 100 SALT LAKE CITY, UT 84121, we have concluded that our information is accurate. We have also enclosed documents regarding the account. If you believe we have reached this conclusion in error, please reference the information below:

**We have received the following information from you:** We are uncertain of what you are specifically disputing

**Next steps:** In order for us to further investigate your inquiry please provide the following: Written explanation and documentation demonstrating any errors in your account information

**Some additional information about your account:** Date opened: 12/16/2021. Date of charge off: 5/31/2023. Current servicer: Midland Credit Management, Inc.. Date purchased: 6/23/2023. Original purchase balance: \$4,525.36. Accrued interest: \$0.00. Accrued fees: \$0.00. Total payments/Adjustment applied: \$0.00. Date paid in full (if applicable): .

Recent Transactions:

Date	Amount	Date	Amount	Date	Amount

\*Only the last 31 payments are reflected in the above table

For additional information you may contact us online at MidlandCredit.com, you may also call Consumer Resolutions at 877-366-1520. In the meantime, as previously requested by you, we will no longer be contacting you regarding this account by phone or in writing unless required by law or you request that we resume communications.

Please call Consumer Support Services at 877-382-6063 if you have any additional questions.

Se habla espanol: 877-898-3955

Sincerely,

Angelique Ross

Consumer Support Services



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Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information			
Original Creditor	COMENITY CAPITAL BANK	MCM Account Number	322806435
Original Account Number	xxxxxxxxxxxxx9556	Charge-Off Date	5/31/2023
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Important Contact Information			
Send Payments to: Midland Credit Management, Inc. PO Box 2004 Warren, MI 48090-2004	Send disputes or an instrument tendered as full satisfaction of a debt to: Attn: Consumer Support Services 320 E Big Beaver Rd. Suite 300 Troy, MI 48083 <b>You may also call: 877-382-6063</b>	Physical Payments for Colorado Residents: Colorado Manager, Inc. 8690 Wolff Court, Suite 110 Westminster, CO 80031 Phone (303) 920-4763	

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

NMLS ID: 934164

IF YOU LIVE IN CALIFORNIA, THIS APPLIES TO YOU: California license number pending.

IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to MCM.

IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU: North Carolina Department of Insurance Permit #119505601, #119500908, #119506854, #119502738, #119506372, #119500436, #119500840, #119505741. Midland Credit Management, Inc. 350 Camino De La Reina, Suite 100, San Diego, CA, 92108

IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Complete Chain of Title Including All Post Charge-Off Purchasers of This Debt, Date of Transfer, and Address, ending with the current owner:

COMENITY CAPITAL BANK; 6/23/2023; 2795 E. COTTONWOOD PARKWAY SUITE 100, SALT LAKE CITY, UT 84121  
Midland Credit Management, Inc.; 350 CAMINO DE LA REINA SUITE 100, SAN DIEGO, CA 92108

DPRODA

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Email	<input type="text"/>	Cell Phone	<input type="text"/>
Work Phone	<input type="text"/>	Home Phone	<input type="text"/>